

SPOTLIGHT

American Income Life & National Income Life • October 2002 • Volume 35 • Number 10

The Road To **SUCCESS**

By Roger Smith

The American Income Secret

By Bernard Rapoport

The Time and Place are Now!

By Bo Gentile

**AIL Welcomes New
Advisory Board Member**

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The Road to Success

Calvin Coolidge once said,

"Nothing in the world will take the place of persistence. Talent will not; nothing is more common than the unsuccessful person with talent."

Genius will not; unrewarded genius is almost a proverb.

Education will not; the world is full of educated derelicts.

Persistence and determination alone are omnipotent. The slogan 'press on' has solved and always will solve the problems of the human race."

In other words, you can have talent but no motivation to use it. If this were the case where would you be?

I guess what Calvin Coolidge was trying to say was that no

matter how much talent, genius or education you think you have, these things will never replace sheer persistence and determination when it comes to achieving success.

Have you ever heard the phrase, "The road to success is paved with gold?" We know differently. I think the person who spoke these words was an individual who had talent, but had no motivation to use it, or perhaps it is a person who has never had to work to get to the top.

Oftentimes, the path to success is not quite so smooth. Those of us who have ventured down the road of achievement and success know what kind of bumps can crop up along the way. The journey can be long, and many times not an easy walk at all — certainly not paved with gold. During the trip we may fall, or fall behind, but through persistence and determination we are sure to reach our destination.

Think about this. After Fred Astaire's first screen test in 1933, a memo from the MGM testing director was circulated around the studio which said, "Can't act. Slightly bald. Can dance a little." We all know what happened to that individual who couldn't act and could

dance a little. It is said that Astaire kept that memo over the fireplace in his Beverly Hills home. I think the memo served as a reminder of the bumps Mr. Astaire sustained along the way to fame and fortune.

Success is a destination that is attainable for everyone. With motivation, determination and tenacity, success can be more than just within your grasp — it can be yours.

In the three years I have been doing this job and in all my travels during this time, I have been hard-pressed to find anyone in this organization who is not motivated or does not have sheer determination to succeed.

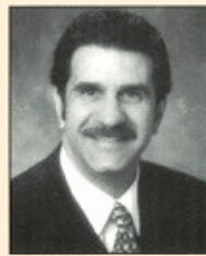
It is the Tim Cruises, the Carla Millers, the Paul Rumbucs, the Debbie Enstedts and the Darrell Doreys who have led the way in American Income's journey to success.

At American Income, we are now entering the fourth quarter of 2002, and we are on the last lap of our journey to that \$75 million goal. This year has been a great year, and, though at times it may have seemed it was paved with gold, it has not always been so easy. It may not be so easy in the months to come.

Some people think the last leg in a long journey is all downhill. Others believe it is only by pushing to the very end that the journey can be considered a success. My question is which philosophy are you going to live by during the last leg of our race to \$75 million?

As of the end of September, you have pulled in an incredible \$65,096,000 in production. This means we have only \$9,904,000 left to reach \$75 million. I am of the mind-set it is only right to keep pushing with motivation, determination and tenacity — down that long road to achievement — and possibly blow that \$75 million right out of the water. Are you with me?

Let's ride — \$75 million in 2002!



FROM THE DESK OF:

Roger Smith

President & Chief
Marketing Officer of
American Income Life

"Success seems to be largely a matter of hanging on after others have let go."

— William Feather

Dates to Remember

Tuesday, Nov. 26, 2002

All business and P.R. credits must be received in Waco to count for November production.

Thursday, Nov. 28 and Friday, Nov. 29, 2002

The Home Office will be closed for the Thanksgiving Day Holiday.

Friday, Dec. 27, 2002

All business and P.R. credits must be received in Waco to count for December production.

Milestones

\$100,000 In Force

The following Agents have \$100,000 of in-force premium:

Lance Brown

Andrew Rossberg

Harold McSweeney

Founder's Club Outstanding Producers

Third Quarter

Agent	SGA	Times Qualified	Total Net ALP	N/G+	Retention
Douglas Bauknecht	Rick Altig	3	\$47,387		83.0
Marcus Bautista	Giglione-Brister	1	40,871		84.8
Jim Bianchi	Durhon Oldham	2	43,763		82.1
Lance Brown	Cohen-Hartman	2	67,893		80.9
Timothy Cruise	Scott Smith	10	103,896		74.5
James Dattilo	Marc Zipper	4	40,258		79.7
Lynn Erickson	David Cohen	1	46,308		78.1
Maria Esposito	Cohen-Hartman	1	45,189		79.4
Gary Ponting	James Surace	1	44,587		65.6
Alex Roland	Chris Lafond	1	55,011		75.5
Anita St. Arnaud	Cohen-Hartman	1	48,476		82.0
Julie Wells	Vlad Basov	1	45,208		74.6
Keith Zabrocki	Marc Morton	1	43,078		82.2

*Percentage of Net to Gross

Founder's Club Outstanding P.R. Representatives

Third Quarter

P.R. Rep	SGA	Times Qualified	Number of Cards/Groups
Robin Andrade	Giglione-Brister	4	13,030 Cards
Robin Denham	Larry Geneser	10	11,991 Cards
Darrell Dorey	Ramin Kouladji	7	65 Groups
Krissa Hensley	Mike Jones	1	24 Groups
Roy Jessome	Ramin Kouladji	1	47 Groups
Rona Spano	Scott Smith	5	25,473 Cards

Spotlight

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MARKETING

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Look For The Asterisk

The asterisks, shown throughout the magazine, indicate that place will be a year-to-date award winner. The Producers, who will be recognized at the 2003 Disney® Awards Presentation, are as follows: the top SGA from each category, the top two P.R. Managers and the top three Representatives from each category, the top five MGAs, the top SA, the top five GAs and the top ten Individual Producers. Check your production! If there is an asterisk by your position, you could be an award winner!

Required Retention Rate

Beginning Jan. 1, 2002, to be eligible for bonuses and featured in *Spotlight*, top Producers must meet the required Retention rate, or the minimum Net to Gross ratio*.

Net to Gross: 77 percent

Retention: 64 percent

* Net to Gross is only used during the Producer's first eight months.

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The American Income Secret

When I founded American Income Life Insurance Company in 1951, we were short — very short — on money. To fill in the gaps, I felt the perfect substitute would be a commitment to a culture. So from day one, I was committed to what I called *transparency*.

By *transparency*, I mean operating the Company as if we were in a glass house with megaphones. I wanted there to be an open feeling inside and out. I wanted it to be more than a company; I wanted American Income to be a family — a caring family!

To accomplish this, a doctrine was established:

1. AIL will be dedicated to serving our market — the union members of America.
2. AIL will exist to sell what union members need — a good Life insurance program.
3. AIL will be the first in the industry to provide our Field Force the opportunity for vested renewals.
4. AIL will work together to build a great financial institution by focusing on being *transparent* — *what you see is what you get!*
5. AIL will be totally committed to our family, thereby building a company geared completely toward *Opportunity Unlimited*.

At AIL, we lived and worked by this doctrine because we wanted to see our family grow — and grow it has! We had a strong network of leaders to look after our family then, and today you are certainly blessed with

a great leader in Roger Smith! Though, I will steal some of the credit since I raised him.

I love the opportunity to visit with the “world’s greatest sales force” in the *Spotlight*. It is especially rewarding as I look at your sales results for the year.

I love talking with Roger as he enthusiastically relates how well the field is doing individually and collectively. What is equally exciting is the bonuses each of you are receiving.

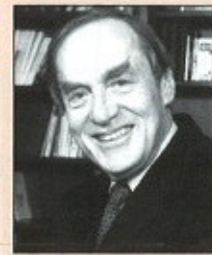
The bonus system today is far better than the bonus system set 50 years ago. American Income Producers can earn 30 to 40 percent more with the same effort than in days gone by.

The vision Roger has for this Company is continually affirmed by each month’s production and the growing number of bonuses. The American Income Life team keeps coming up with more reasons for us to say, “You ain’t seen nothing yet!”

As I look at all that is going

on at AIL, my spirit ignites! American Income is growing better and better with each passing day. All this simply means is the *Opportunity* of yesterday is dwarfed by what *Opportunity Unlimited* really is today!

This is the tradition of AIL — where the tomorrows are always better than the todays. That is why when you are asked what company you represent, you can proudly respond — American Income Life!



FROM THE DESK OF:
Bernard Rapoport
Founder &
Chairman Emeritus

“All [great] acts performed in the world begin in the imagination.”

— Barbara G. Harrison

Promoted To Supervising Agent

Catherine Clarke Steve Friedlander New Zealand	Shaun Forbes Steve Friedlander New Zealand	Scott Dannenberg Ali Shahrak North Carolina	Heather Baus Rick Altig South Dakota	Alfred Brenner Jatoft-Foti California	Brian Brophy David Cohen California
Eleanor Bullock Shashi Parekh South Carolina	Jeffrey Bundy Marc Zipper Florida	Mike Cameron Steve Friedlander New Zealand	John Cano Bill Jennings Colorado	Delenea Cato Hurst Kopp Arkansas	Patricia Claussen Marc Zipper Florida
Christopher Conforti Eric Giglione New Jersey	Allan Crystal Lisa D'Amico Pennsylvania	William Day David Cohen California	Todd Ecker Nicholas Nitkowski Louisiana	Jimmy Edwards Wittenbach-Ostrovsky Mississippi	Karlene Gray Eric Giglione New Jersey
Lesley Habers Ali Shahrak North Carolina	Paul Hall Rick Altig Tennessee	Shirley Henson Geneser-Bitman Illinois	James Hopkins Rob Boles Ohio	Kenneth Hunter Geneser-Bitman Illinois	Michael Jackson Scott Smith Illinois
Samuel Joseph Tom Williams Florida	Roberta Kenniston Rick Altig Idaho	Alex Langford Rick Altig Manitoba	Teresa Martichonok Jatoft-Foti California	Carl Martin David Cohen California	Tommy Martinez Ali Shahrak North Carolina
Timothy Maurer Marc Zipper Florida	Lance Menard Ali Shahrak Virginia	Chad Meyer Furer-Whittinghill California	Christopher Mohan Guy Rouelle New Hampshire	Nelson Morell Eric Giglione New Jersey	Juan-Carlos Ortiz Joshua Chalom Ontario
Drew Pirson Rick Altig Manitoba	Travis Price Rick Altig Washington	Maia Pruitt Hurst Kopp Arkansas	Arvan Reese Scott Smith Illinois	Rachelle Rembert Marc Morton Ohio	Robert Ridley Tom Williams Florida
Matthew Rose Cohen-Hartman Arizona	Raghav Sehgal David Cohen California	Crystal Sessions Ali Shahrak North Carolina	Rene Sheir Rick Altig Quebec	Siddharth Singh Mike Jones Ohio	Jarred Starman Geneser-Bitman Illinois
Jerrell Thornton Wittenbach-Ostrovsky Mississippi	Eric Topper Ali Shahrak North Carolina	Mariya Travkin David Cohen California	Brad Vanalfen Giglione-Brister Massachusetts	Michael Virgin Marc Morton Ohio	John Williams Geneser-Bitman Illinois
Nataschia Wilson Wittenbach-Ostrovsky Mississippi					

Promoted To General Agent

Ronald Aiello Kevin Pawlowski Texas	Stephen Atwell Kevin Pawlowski Texas	Mary Ayarzagoitia Marc Zipper Florida	Luke Barnhart Marc Morton Ohio	Charles Beaver Lloyd Fitzgerald Texas	John Beckley Geneser-Bitman Illinois
Paul Bodinizzo Eric Giglione New Jersey	John Claxton Robert Hughes North Carolina	Ross Evans Guy Rouelle Vermont	Ian Flynn Joshua Chalom Ontario	Edwin Jammer Kevin Pawlowski Texas	Asif Javaid Eric Giglione New Jersey
Matthew Karakaedos Eric Giglione Pennsylvania	Danilo Mendoza Marc Zipper Florida	Scott Mitchell Kevin Pawlowski Texas	Raomel Morrison Eric Giglione Pennsylvania	Robert Muehlberg Bill Jennings Colorado	Jerald Muhammad Vic Hancock Indiana
Daniel Muszynski Mike Jones Ohio	Rakesh Rekhi Giglione-Brister Massachusetts	Frank Rosello Ed Orell Texas	Gabriel Springer Marc Morton Ohio	Marshall Townsend Nicholas Nitkowski Louisiana	Karlton Willis Marc Zipper Florida

Promoted To Master General Agent

Loreen Baloun Rick Altig Manitoba	Roger Geering Steve Friedlander New Zealand	Tracy Haden Kevin Pawlowski Texas	Peter Hamm Eric Giglione New Jersey	Shannon Lee Robert Hughes North Carolina	Timothy McCleskey Rick Altig Tennessee
John McGrath Rick Altig Alberta	William Sargent Shashi Parekh South Carolina	David Tubbin Rick Altig Wisconsin			

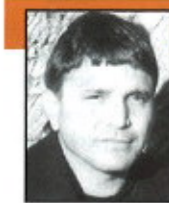
INDIVIDUAL PRODUCERS



1. Marlon Underwood
Woodridge, IL



2. Timothy Cruise
Woodridge, IL



3. Ruben Soberanes
Concord, CA



4. Bret Fels
Swansea, IL



5. James Dattilo
Jacksonville, FL



6. Devin Helps
Winnipeg, MB



7. Russell Morris
Altamonte Springs, FL



8. Raymond Lau
Burnaby, BC



9. Barclay Moran
Calgary, AB



10. David Wang
Woodridge, IL

INDIVIDUAL PRODUCERS

All Time Record to Beat

★ Carla Miller	Net ALP \$41,337	Year 2001	Month Nov.	September Qualifiers	
Name	Net ALP	NG [▲]	Rtn	MGA	SGA
1. Marlon Underwood	\$33,076		73.4	Marlon Underwood	Scott Smith
2. Timothy Cruise	32,883		74.5	Eric Nichols	Scott Smith
3. Ruben Soberanes	17,571		80.4	Doreen Ryan-Foti	Jatoft-Foti
4. Bret Fels	17,493	87		Eric Neal	Geneser-Bitman
5. James Dattilo	17,325		76.3	James Dattilo	Marc Zipper
6. Devin Helps	16,634		77.3	Loreen Baloun	Rick Altig
7. Russell Morris	16,369	95			Marc Zipper
8. Raymond Lau	15,802		80.5	Roger Fung	Rick Altig
9. Barclay Moran	15,476	98		Rick Choptuik	Rick Altig
10. David Wang	15,455		70.1	David Wang	Scott Smith
11. Patrick Parisi	15,346		73.8		Lisa D'Amico
12. James England	14,763	96		Gregory Partee	Vic Hancock
13. William Moar	14,507	98		Rick Choptuik	Rick Altig
14. Douglas Bauknecht	14,370		83.0	Gary Williams	Rick Altig
15. Kent Booze	13,625	86		Ronald VanWoesik	Vlad Basov
16. Todd Wishnev	13,588	100		Lee Conti	David Cohen
17. Jerry Griggs	13,437	94		Nickolay Gusev	Vlad Basov
18. Matthew Wolfanger	13,387		81.5	Paul Rumbuc	Durhon Oldham
19. Steven Johnson	13,309	98		Melanie Cohen	Giglione-Brister
20. Brian Buckley	13,129	77			Ramin Kouladji
21. Yvonne Hernandez	13,093	93		David Iriye	David Cohen
22. Mervyn Ee	13,076	92		Russell Chang	Rick Altig
23. Mark Reddington	13,016		71.8	Paul Rumbuc	Durhon Oldham
24. Nestor Aramayo	12,960		75.9	William Cook	Tom Williams
25. Gary Ponting	12,943		65.6	Anthony Zuppe	James Surace
26. Sherry Callaghan	12,913	88		Russell Chang	Rick Altig
27. Kelly McDonald	12,800		67.7		Jatoft-Foti
28. Evanne McKenzie	12,758	99		Lawrence Hauck	Steve Friedlander
29. Ann Lindberg	12,742	85		Volodymyr Derevyanyy	Rick Altig
30. Steven Lee	12,717		79.2	Stephen Lee	Altig-Martyn
31. Chad Meyer	12,658	85		Steven Edgell	Furer-Whittinghill
32. Asif Javaid	12,553		85.5	David Hausman	Eric Giglione
33. Joshua Robinson	12,472		73.6	Leslie Taylor	Geneser-Bitman
34. Cody Rogers	12,462	94		Nickolay Gusev	Vlad Basov
35. Edward Daley	12,411	100			Giglione-Brister
36. Alex Roland	12,275		75.5		Chris Lafond
37. Leslie Taylor	12,267		76.0	Leslie Taylor	Geneser-Bitman
38. Jennifer Baron	12,253		85.8	William Cook	Tom Williams
39. Al-Karim Walji	12,242		76.1	Melinda-Rae Lyse	Rick Altig
40. Alice Wong	12,149	97		Russell Chang	Rick Altig
41. Scott Sonnenberg	12,047		67.0	Scott Sonnenberg	Larry Geneser
42. Dan Simperingham	11,866	93		Lawrence Hauck	Steve Friedlander
43. Steve Foti	11,829		66.2	Steve Foti	Jatoft-Foti
44. Todd Lucas	11,816	100		Brian Waller	Scott Smith
45. Jon Parker	11,814	87		Tracy Haden	Kevin Pawlowski
46. Thomas Morgan	11,672	100		Shehan-Quinn	Larry Geneser
47. Jonathon Cummings	11,621	98		Paul Rumbuc	Durhon Oldham
48. Cherry Nichols	11,611	100		Mindy Guisewite	Matt Blumert
49. Brian Moore	11,601		68.3	Brandon Geneser	Larry Geneser
50. Robert Russo	11,585	92		Steven Lee	Rick Altig

▲ Percentage of Net to Gross

All Time Record to Beat

 Timothy Cruise	Net ALP \$242,696	Year 2000
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YTD Qualifiers

Name	Net ALP	NG [▲]	Rtn	MGA	SGA
* 1. Timothy Cruise	\$175,194		74.5	Eric Nichols	Scott Smith
* 2. Marlon Underwood	172,939		73.4	Marlon Underwood	Scott Smith
* 3. James Dattilo	131,685		76.3	James Dattilo	Marc Zipper
* 4. David Wang	119,670		70.1	David Wang	Scott Smith
* 5. Lance Brown	119,479		80.1	Darren Miller	Cohen-Hartman
* 6. Ruben Soberanes	116,939		80.4	Doreen Ryan-Foti	Jatoft-Foti
* 7. Kelly McDonald	114,160		67.7		Jatoft-Foti
* 8. Jim Bianchi	109,108		88.3	Paul Rumbuc	Durhon Oldham
* 9. Al-Karim Walji	107,231		76.1	Melinda-Rae Lyse	Rick Altig
* 10. John Rice	106,488		69.7	Doreen Ryan-Foti	Jatoft-Foti
11. Roland Parker	106,258		69.9		Tom Williams
12. Joey Kennedy	104,908		69.5	Gary Williams	Rick Altig
13. David Tubbin	104,119		70.4	Wendell Bangs	Rick Altig
14. Matthew Wolfanger	102,923		81.5	Paul Rumbuc	Durhon Oldham
15. Joshua Robinson	101,782		73.6	Leslie Taylor	Geneser-Bitman
16. Andrew Rossberg	101,267		86.1	Theodore Pappas	Richard Rutt
17. Jennifer Baron	101,152		85.8	William Cook	Tom Williams
18. Raymond Lau	100,988		80.5	Roger Fung	Rick Altig
19. Russell Morris	100,142	95			Marc Zipper
20. Kendra Roberts	100,120		71.3	Robert Delesky	Eric Giglione
21. Alex Roland	97,109		75.5		Chris Lafond
22. Clay-Nghia Nguyen	93,149		75.2	Ronald VanWoesik	Vlad Basov
23. Anita St. Arnaud	92,848		80.8	Christine Hartman	Cohen-Hartman
24. Leslie Taylor	92,613		76.0	Leslie Taylor	Geneser-Bitman
25. Guy Panno	91,587		69.1		David Cohen
26. Douglas Bauknecht	90,954		83.0	Gary Williams	Rick Altig
27. Keith Zabrocki	90,279		78.7	Bruce Hennick	Marc Morton
28. Joseph Moore	90,167		74.6	John McCreary	Furer-Whittinghill
29. Mark Bleier	90,119		80.1		Gary Bleier
30. Julie Wells	87,875		79.9	Nickolay Gusev	Vlad Basov
31. Ramin Maghsoud	87,159		82.0		Vlad Basov
32. Steve Foti	86,940		66.2	Steve Foti	Jatoft-Foti
33. DeMario Cooper	86,917		70.8	DeMario Cooper	Geneser-Bitman
34. Gary Ponting	86,206		65.6	Anthony Zuppe	James Surace
35. Scott Remy	85,720		82.1	Jeffrey Dinocento	Eric Giglione
36. Larry Wright	83,552		73.5		Robert Patterson
37. Moneesha Smith	82,484		77.2	Byron Watson	Eric Giglione
38. Larry Adebesein	81,893		64.1		Matt Blumert
39. Harold McSweeney	81,486		65.8		Robert Patterson
40. Eric Guinn	80,868		71.3	Derek Hartley	Ali Shahrak
41. Emmanuelle Fantoli	80,603		80.5	David Iriye	David Cohen
42. Marcellus Adams	80,448		66.6	Marcellus Adams	Allan Jennings
43. David Jackson	80,322		71.1		Tom Williams
44. David Mah	80,167		70.1	Roger Fung	Rick Altig
45. James Schneider	80,087		82.3	Michael Knapick	Scott Smith
46. Lynn Erickson	80,041		75.5		David Cohen
47. Abdulrazzaq Ahmed	79,973		77.1	Abdulrazzaq Ahmed	Scott Smith
48. John Reinbott	79,722		83.2	Peter Hamm	Eric Giglione
49. Maria Esposito	79,180		77.7	Christine Hartman	Cohen-Hartman
50. James Peate	78,960		70.5	James Peate	Marc Zipper

▲ Percentage of Net to Gross

MONETARY DONATIONS

American Income Life

- Contributed \$3,700 to the International Women's Democracy Center.

Rick Altig Agency

- Donated \$1,000 to the Workers of Tomorrow Health and Safety Campaign.

Lisa D'Amico Agency

- Contributed \$250 to the ABATE of Pennsylvania scholarship fund.

Joseph Manone Agency

- Contributed \$100 to the Southeastern Wisconsin Labor Management Council for their annual golf outing.
- Donated \$300 to the Hunger Task Force of Milwaukee through an event held by the Teamsters Local 344.

Shahrak-Smolenski Agency

- Gave \$200 to support over 3,000 IBEW Local 50 workers on strike.

Scott Smith Agency

- Donated \$120 to the Illinois IBEW Local 134.
- Contributed \$300 to the Brotherhood of Railroad Signalmen for their international convention.
- Donated \$160 to purchase a TV for the Illinois Sheetmetal Workers Local 73 annual picnic.
- Gave \$220 to the Illinois Teamsters Local 673 for their annual picnic.
- Donated \$40 to the Illinois NE Federation of Labor.
- Contributed \$160 to the Chicago Federation of Labor.
- Gave \$30 to purchase door prizes for the Plumber Local 174's annual picnic.

Scott Smith Agency Con't

- Donated \$100 to the Michigan Carpenters 525 annual golf outing.
- Donated \$85 to the Michigan UAW 137 for their annual picnic.
- Contributed \$150 to the Chicago GCIU.
- Donated \$130 to the Teamsters Local 164.
- Gave \$100 to the Illinois Crime Commission in honor of Frank Wsol.
- Donated \$540 to the International Operating Engineers Local 150 for a leukemia fund raiser.
- Contributed \$200 to the IBEW 134 for an Amputees in Motion fund raiser.
- Donated \$500 to IBEW Local 19.
- Donated \$106 to the Michigan Plumbers Local 333.
- Contributed \$170 to the Indiana Boilermakers Local 724 for their annual picnic.
- Gave \$415 to the UFCW Local 881 for a leukemia benefit and golf outing.
- Gave \$150 to purchase a DVD player for the Dupage County Building Trades golf outing.
- Donated \$506 to the Operating Engineers Local 150.
- Contributed \$500 to the Illinois SEIU Local One.
- Gave \$400 to the Chicago Federation of Labor to celebrate the retirement of President Don Turner.
- Contributed \$60 to the BCT Local One for a raffle.
- Contributed \$150 to the Illinois AFSCME Local 31.

Total \$10,842

OTHER DONATIONS

Scott Smith Agency

- Donated a 25" TV to the SEIU Local 4 for their annual golf outing and raffle.

Joseph Manone Agency

- Purchased an advertisement in the Annual Machinist's Golf Jamboree Booklet.

- Donated tees and repair tool kits for the Machinist's annual golf outing.
- Sponsored the Teamsters Local 43's annual picnic.
- Contributed to the 2002 UFCW Leukemia Fund Drive.

RETENTION BONUS

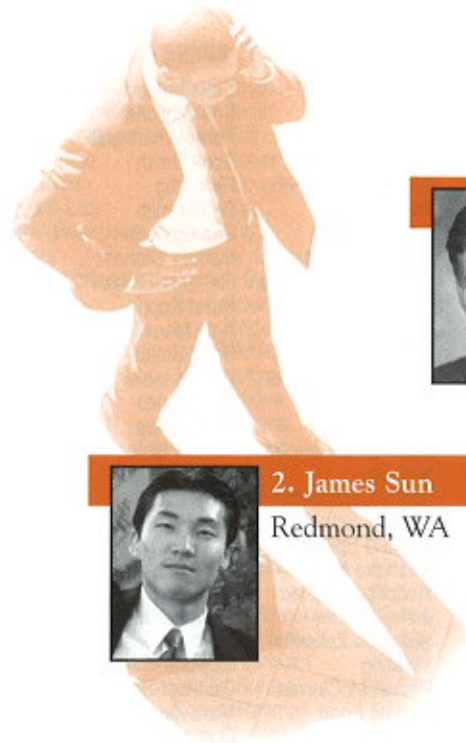
QUALIFIER	AGENCY	AMOUNT	QUALIFIER	AGENCY	AMOUNT
Timothy Cruise	Scott Smith	\$6,248	Yvonne Hernandez	David Cohen	\$1,571
Marlon Underwood	Scott Smith	\$5,623	Mervyn Ee	Rick Altig	\$1,569
Ruben Soberanes	Jatoft-Foti	\$3,514	Sherry Callaghan	Rick Altig	\$1,550
James Dattilo	Marc Zipper	\$3,292	Evanne McKenzie	Steve Friedlander	\$1,531
Devin Helps	Rick Altig	\$3,161	Chad Meyer	Furer-Whittinghill	\$1,519
Raymond Lau	Rick Altig	\$3,160	Bulbinder Hayer	Rick Altig	\$1,517
Douglas Bauknecht	Rick Altig	\$2,874	James Schneider	Scott Smith	\$1,508
Bret Fels	Geneser-Bitman	\$2,799	Jessica Bergren	Rick Altig	\$1,507
Matthew Wolfanger	Durhon Oldham	\$2,677	Arnold Iacoviello	Tom Williams	\$1,501
David Wang	Scott Smith	\$2,628	Jason Danielson	Rick Altig	\$1,500
Russell Morris	Marc Zipper	\$2,619	Arthur Carter	David Cohen	\$1,496
Patrick Parisi	Lisa D'Amico	\$2,609	Cody Rogers	Vlad Basov	\$1,496
Steven Lee	Altig-Martyn	\$2,543	Edward Daley	Giglione-Brister	\$1,489
Asif Javaid	Eric Giglione	\$2,511	Francisco Perez	Eric Giglione	\$1,483
Nestor Aramayo	Tom Williams	\$2,463	Lorena Barriere	David Cohen	\$1,472
Jennifer Baron	Tom Williams	\$2,451	Dennis Pochron	James Surace	\$1,464
Alex Roland	Chris Lafond	\$2,332	Gary McClanahan	Larry Geneser	\$1,460
Leslie Taylor	Geneser-Bitman	\$2,331	Alice Wong	Rick Altig	\$1,458
Al-Karim Walji	Rick Altig	\$2,326	Rakesh Rekhi	Giglione-Brister	\$1,455
Mark Reddington	Durhon Oldham	\$2,213	George Vrbn	Marc Zipper	\$1,433
Andrew Rossberg	Richard Rutt	\$2,159	John Baloun	Rick Altig	\$1,426
Jinzhou Zhao	Rick Altig	\$2,128	Andrew Fike	Bob Glover	\$1,413
Joshua Robinson	Geneser-Bitman	\$2,120	Larry Bures	James Surace	\$1,410
Brian Buckley	Ramin Kouladji	\$2,101	Jeff Williams	Altig-Martyn	\$1,409
Jim Bianchi	Durhon Oldham	\$2,089	Joseph Moore	Furer-Whittinghill	\$1,407
Gary Ponting	James Surace	\$2,071	Chris Cummings	Giglione-Brister	\$1,405
Lance Brown	Cohen-Hartman	\$2,066	Thomas Tulowiecki	Durhon Oldham	\$1,404
Douglas Zigby	Josh Chalom	\$2,059	David Williams	Rick Altig	\$1,403
George Sturge	Ramin Kouladji	\$2,058	Amy Snyder	Tom Williams	\$1,399
Thaddeus Szuwalski	Eric Giglione	\$2,050	Rebecca Francis	James Surace	\$1,398
Kelly McDonald	Jatoft-Foti	\$2,048	Scott Jordan	Wittenbach-Ostrovsky	\$1,393
Timothy Houser	Durhon Oldham	\$2,048	John Franklin	David Cohen	\$1,391
Ann Lindberg	Rick Altig	\$2,039	Errol Doerr	Rick Altig	\$1,385
Gregory Krier	Rick Altig	\$2,036	Lee Conti	David Cohen	\$1,376
John Claxton	Robert Hughes	\$2,030	Michael Jackson	Scott Smith	\$1,376
Gene Noury	David Zophin	\$2,023	Stephen Liberto	Eric Giglione	\$1,372
Scott Remmey	Eric Giglione	\$2,018	Emmanuelle Fantoli	David Cohen	\$1,371
Adam Kiss	Richard Rutt	\$2,007	Souvaly Khamphoui	Rick Altig	\$1,370
Marcus Bautista	Giglione-Brister	\$1,991	Barry Deardorff	Eric Giglione	\$1,369
Dale Cheney	Altig-Martyn	\$1,957	Leslie Benson	Rick Altig	\$1,367
Scott Sonnenberg	Larry Geneser	\$1,928	David Jackson	Tom Williams	\$1,359
Scott Georger	Durhon Oldham	\$1,920	Dan Simperingham	Steve Friedlander	\$1,335
Mark Bleier	Gary Bleier	\$1,919	Clay-Nghia Nguyen	Vlad Basov	\$1,333
Eric Tuttobene	Durhon Oldham	\$1,905	Todd Lucas	Scott Smith	\$1,329
Keith Zabrocki	Marc Morton	\$1,901	Jon Parker	Kevin Pawlowski	\$1,329
Barclay Moran	Rick Altig	\$1,857	Desmond Fletcher	Mike Jones	\$1,329
Jennifer Schnarr	Marc Morton	\$1,844	Frank Lindal	Rick Altig	\$1,323
David Tubbin	Rick Altig	\$1,836	Jerome Tudos	Larry Geneser	\$1,313
Maria Esposito	Cohen-Hartman	\$1,800	Thomas Morgan	Larry Geneser	\$1,313
Steve Foti	Jatoft-Foti	\$1,774	Jonathan Cummings	Durhon Oldham	\$1,307
James England	Vic Hancock	\$1,772	Cherry Nichols	Matt Blumert	\$1,306
Julie Wells	Vlad Basov	\$1,754	David Buntun	Larry Geneser	\$1,304
William Moar	Rick Altig	\$1,741	Larry Adebesein	Matt Blumert	\$1,293
Brian Moore	Larry Geneser	\$1,740	Jamey Wallace	Scott Smith	\$1,283
Robert Russo	Rick Altig	\$1,738	Jeffrey Robinson	Scott Smith	\$1,271
Eric Topper	Ali Shahrak	\$1,721	Michael McGinnis	Durhon Oldham	\$1,267
Clifton Spears	Larry Geneser	\$1,712	Leandrew Alexander	Bill Jennings	\$1,263
John Burnett	Vlad Basov	\$1,708	Anna-Liisa Rajala	Josh Chalom	\$1,258
Abdulrazzaq Ahmed	Scott Smith	\$1,693	Maurice Davies	Steve Friedlander	\$1,258
Hal Herman	Durhon Oldham	\$1,685	Thomas Young	Bill Jennings	\$1,257
Patrick Duray	Rick Altig	\$1,681	Julie Aprahamian	Joseph Manone	\$1,255
Robert Ulreich	Jatoft-Foti	\$1,655	Stephan Rubin	Rick Altig	\$1,255
Kenneth Madden	Jatoft-Foti	\$1,646	Joshua Goodman	Bill Jennings	\$1,248
Kendra Roberts	Eric Giglione	\$1,642	Byron Watson	Eric Giglione	\$1,248
Robert Tooley	Geneser-Bitman	\$1,638	David Ragland	Matt Blumert	\$1,246
Kent Booze	Vlad Basov	\$1,635	William Sanders	Rick Altig	\$1,236
Todd Wishnev	David Cohen	\$1,631	Kristina Bayardelle	Eric Giglione	\$1,228
David Mah	Rick Altig	\$1,628	Earle Harris	Tom Williams	\$1,228
Carrie Taylor	Bill Jennings	\$1,625	Bradley Brown	Eric Giglione	\$1,228
Jerry Griggs	Vlad Basov	\$1,613	Kenneth Jones	Geneser-Bitman	\$1,227
Bruce Jones	Rick Altig	\$1,600	John Rice	Jatoft-Foti	\$1,221
Steven Johnson	Giglione-Brister	\$1,597	Robert Boyer	Eric Giglione	\$1,219
Eric Grier	Eric Giglione	\$1,576	Eric Guinn	Ali Shahrak	\$1,219

QUALIFIER	AGENCY	AMOUNT	QUALIFIER	AGENCY	AMOUNT
Jeffrey Ravnitzky	Tom Williams	\$1,213	Jeffrey Ravnitzky	Tom Williams	\$1,213
Michael Saracino	Dennis Ishler	\$1,210	Michael Saracino	Dennis Ishler	\$1,210
Jelena Neufeld	Rick Altig	\$1,209	Jelena Neufeld	Rick Altig	\$1,209
Steven Jakubczak	Scott Smith	\$1,208	Steven Jakubczak	Scott Smith	\$1,208
Vadim Gazanchiyants	Larry Geneser	\$1,203	Vadim Gazanchiyants	Larry Geneser	\$1,203
Juan Medina	Jatoft-Foti	\$1,200	Juan Medina	Jatoft-Foti	\$1,200
Benjamin Mancillas	Joseph Manone	\$1,198	Benjamin Mancillas	Joseph Manone	\$1,198
Alan Buck Luymes	Rick Altig	\$1,195	Alan Buck Luymes	Rick Altig	\$1,195
Lawrence Tenamore	Scott Smith	\$1,194	Lawrence Tenamore	Scott Smith	\$1,194
Sylvia Johnson	Tyrone Conard	\$1,193	Sylvia Johnson	Tyrone Conard	\$1,193
Rhonda Shaffer	Durhon Oldham	\$1,191	Rhonda Shaffer	Durhon Oldham	\$1,191
Danny Desentz	Scott Smith	\$1,190	Danny Desentz	Scott Smith	\$1,190
Glen Sylvester	Tyrone Conard	\$1,182	Glen Sylvester	Tyrone Conard	\$1,182
Bryan Johnson	Geneser-Bitman	\$1,181	Bryan Johnson	Geneser-Bitman	\$1,181
Dorian Oldham	Durhon Oldham	\$1,180	Dorian Oldham	Durhon Oldham	\$1,180
Dean Beaucauge	Larry Geneser	\$1,174	Dean Beaucauge	Larry Geneser	\$1,174
Bruce Davis	Chris Lafond	\$1,173	Bruce Davis	Chris Lafond	\$1,173
Xiang Rong Li	Rick Altig	\$1,170	Xiang Rong Li	Rick Altig	\$1,170
Travis Price	Rick Altig	\$1,167	Travis Price	Rick Altig	\$1,167
Lisa McGee	Nick Nitkowski	\$1,165	Lisa McGee	Nick Nitkowski	\$1,165
Katrina Thompson	Marc Zipper	\$1,164	Katrina Thompson	Marc Zipper	\$1,164
Susan Schweitzer	Rick Altig	\$1,161	Susan Schweitzer	Rick Altig	\$1,161
Frank Rosello	Ed Orell	\$1,161	Frank Rosello	Ed Orell	\$1,161
Kevin Mendizabal	Eric Giglione	\$1,159	Kevin Mendizabal	Eric Giglione	\$1,159
Daryl Allen	Larry Geneser	\$1,158	Daryl Allen	Larry Geneser	\$1,158
Bradley Kincaid	Rick Altig	\$1,155	Bradley Kincaid	Rick Altig	\$1,155
Vanessa Christian	Larry Geneser	\$1,152	Vanessa Christian	Larry Geneser	\$1,152
Chad Deley	Rick Altig	\$1,151	Chad Deley	Rick Altig	\$1,151
Kris Barron	Rick Altig	\$1,148	Kris Barron	Rick Altig	\$1,148
Lisa Donoghue	Steve Friedlander	\$1,141	Lisa Donoghue	Steve Friedlander	\$1,141
James McGowan	Altig-Martyn	\$1,131	James McGowan	Altig-Martyn	\$1,131
Elizabeth Hodgson	Josh Chalom	\$1,128	Elizabeth Hodgson	Josh Chalom	\$1,128
Michael Nelson	Ed Orell	\$1,127	Michael Nelson	Ed Orell	\$1,127
Roger Hotz	Rick Altig	\$1,121	Roger Hotz	Rick Altig	\$1,121
Ronald Vianzon	Rick Altig	\$1,120	Ronald Vianzon	Rick Altig	\$1,120
Donavan Locklear	Ali Shahrak	\$1,116	Donavan Locklear	Ali Shahrak	\$1,116
Billy Faulkner	Shahrak-Smolenski	\$1,115	Billy Faulkner	Shahrak-Smolenski	\$1,115
Nathan Hammond	Allan Jennings	\$1,108	Nathan Hammond	Allan Jennings	\$1,108
Benjamin Vanfossen	Scott Smith	\$1,099	Benjamin Vanfossen	Scott Smith	\$1,099
Shaun Forbes	Steve Friedlander	\$1,095	Shaun Forbes	Steve Friedlander	\$1,095
Anna Kaherl	David Zophin	\$1,092	Anna Kaherl	David Zophin	\$1,092
Susan Bergh	Eric Giglione	\$1,089	Susan Bergh	Eric Giglione	\$1,089
Rick Risen	Rick Altig	\$1,075	Rick Risen	Rick Altig	\$1,075
Rebecca Rechek	Joseph Manone	\$1,074	Rebecca Rechek	Joseph Manone	\$1,074
David Beggs	Larry Geneser	\$1,066	David Beggs	Larry Geneser	\$1,066
Paul Bodinizzo	Eric Giglione	\$1,060	Paul Bodinizzo	Eric Giglione	\$1,060
Ted Schilling	Bill Jennings	\$1,059	Ted Schilling	Bill Jennings	\$1,059
Diana Fenrich	Joseph Manone	\$1,055	Diana Fenrich	Joseph Manone	\$1,055
Michael Pellicciotta	Eric Giglione	\$1,047	Michael Pellicciotta	Eric Giglione	\$1,047
Lloyd Kessler	Geneser-Bitman	\$1,046	Lloyd Kessler	Geneser-Bitman	\$1,046
Daniel Smith	Giglione-Brister	\$1,040	Daniel Smith	Giglione-Brister	\$1,040
Jason Lausar	Marc Zipper	\$1,036	Jason Lausar	Marc Zipper	\$1,036
Tracy Haden	Kevin Pawlowski	\$1,028	Tracy Haden	Kevin Pawlowski	\$1,028
Barry Dillah	Eric Giglione	\$1,025	Barry Dillah	Eric Giglione	\$1,025
Brian Porter	James Surace	\$1,024	Brian Porter	James Surace	\$1,024
Samuel Cohen	Eric Giglione	\$1,023	Samuel Cohen	Eric Giglione	\$1,023
Michael Perkins	Jatoft-Foti	\$1,021	Michael Perkins	Jatoft-Foti	\$1,021
Michael Park	Rick Altig	\$998	Michael Park	Rick Altig	\$998
Roger Rovekamp	Ross Boles	\$998	Roger Rovekamp	Ross Boles	\$998
Brigit Synesael	Altig-Martyn	\$996	Brigit Synesael	Altig-Martyn	\$996
Anthony Scavera	Rick Altig	\$996	Anthony Scavera	Rick Altig	\$996
Chris Gursche	Rick Altig	\$996	Chris Gursche	Rick Altig	\$996
Guy Panno	David Cohen	\$991	Guy Panno	David Cohen	\$991
Donald Spence	Ramin Kouladji	\$980	Donald Spence	Ramin Kouladji	\$980
William Plunkett	Robert Hughes	\$978	William Plunkett	Robert Hughes	\$978
Tommy Martinez	Ali Shahrak	\$974	Tommy Martinez	Ali Shahrak	\$974
Jeffrey Mercer	Ed Orell	\$973	Jeffrey Mercer	Ed Orell	\$973
Ross Evans	Guy Rouelle	\$971	Ross Evans	Guy Rouelle	\$971
Douglas McLean	Rick Altig	\$963	Douglas McLean	Rick Altig	\$963
Joshua Isble	Rick Altig	\$960	Joshua Isble	Rick Altig	\$960
Stephen Momberg	Rick Altig	\$959	Stephen Momberg	Rick Altig	\$959
Kara Norris	Chris Lafond	\$956	Kara Norris	Chris Lafond	\$956
Joey Kennedy	Rick Altig	\$955	Joey Kennedy	Rick Altig	\$955

RETENTION BONUS

QUALIFIER	AGENCY	AMOUNT	QUALIFIER	AGENCY	AMOUNT
Shannon Corrigan	David Cohen	\$949	Shannon Corrigan	David Cohen	\$949
James Boucher	Tom Williams	\$948	James Boucher	Tom Williams	\$948
Ted Poulos	Giglione-Brister	\$947	Ted Poulos	Giglione-Brister	\$947
Bryan Gillespie	Richard Rutt	\$947	Bryan Gillespie	Richard Rutt	\$947
Bradley Cole	Mark Hancock	\$945	Bradley Cole	Mark Hancock	\$945
Joseph Berger	David Zophin	\$943	Joseph Berger	David Zophin	\$943
Mark Hart	Eric Giglione	\$942	Mark Hart	Eric Giglione	\$942
Jacquelyn Eubanks	Bill Jennings	\$941	Jacquelyn Eubanks	Bill Jennings	\$941
Robert Tierney	Mark Hancock	\$937	Robert Tierney	Mark Hancock	\$937
Waldemar Jonsson	Rick Altig	\$915	Waldemar Jonsson	Rick Altig	\$915
Larry Kudlacek	Vlad Basov	\$915	Larry Kudlacek	Vlad Basov	\$915
Chris Brent	Rick Altig	\$886	Chris Brent	Rick Altig	\$886
Michael McDonald	Jatoft-Foti	\$879	Michael McDonald	Jatoft-Foti	\$879
Zulfikar Bhukera	Scott Smith	\$879	Zulfikar Bhukera	Scott Smith	\$879
Brisdon Chernick	Rick Altig	\$874	Brisdon Chernick	Rick Altig	\$874
Kevin Appasamy	Rick Altig	\$873	Kevin Appasamy	Rick Altig	\$873
Christa Grantham	Vic Hancock	\$864	Christa Grantham	Vic Hancock	\$864
Rigoberto Pedroza	David Cohen	\$864	Rigoberto Pedroza	David Cohen	\$864
James Hopkins	Ross Boles	\$858	James Hopkins	Ross Boles	\$858
Marvin Hunter	James Surace	\$857	Marvin Hunter	James Surace	\$857
Jacob Churchill	Chris Lafond	\$855	Jacob Churchill	Chris Lafond	\$855
Reid Fukumoto	Rick Altig	\$854	Reid Fukumoto	Rick Altig	\$854
Peter Romanenko	Vlad Basov	\$854	Peter Romanenko	Vlad Basov	\$854
Lyn Luu	David Cohen	\$851	Lyn Luu	David Cohen	\$851
Robert Bingham	Richard Rutt	\$850	Robert Bingham	Richard Rutt	\$850
Laurence Marscheck	Marc Zipper	\$848	Laurence Marscheck	Marc Zipper	\$848
James Osio	Durhon Oldham	\$847	James Osio	Durhon Oldham	\$847
Alfred O'Connor	Durhon Oldham	\$846	Alfred O'Connor	Durhon Oldham	\$846
Nathan Jenkins	Geneser-Bitman	\$846	Nathan Jenkins	Geneser-Bitman	\$846
Spencer Tyler	Geneser-Bitman	\$846	Spencer Tyler	Geneser-Bitman	\$846
Theresa Zanowick	Cohen-Hartman	\$844	Theresa Zanowick	Cohen-Hartman	\$844
Terrance Rupp	Larry Geneser	\$841	Terrance Rupp	Larry Geneser	\$841
Vernell Simmons	Shashi Parekh	\$841	Vernell Simmons	Shashi Parekh	\$841
Curtis Gochenour	Chris Lafond	\$836	Curtis Gochenour	Chris Lafond	\$836
Rene Sheir	Rick Altig	\$832	Rene Sheir	Rick Altig	\$832
Catherine Clarke	Steve Friedlander	\$829	Catherine Clarke	Steve Friedlander	\$829
Bill Cook	Tom Williams	\$829	Bill Cook	Tom Williams	\$829
James Meredith	Wittenbach-Ostrovsky	\$826	James Meredith	Wittenbach-Ostrovsky	\$826
Paul Stephan	Durhon Oldham	\$826	Paul Stephan	Durhon Oldham	\$826
Herivelto Pereira	Jatoft-Foti	\$825	Herivelto Pereira	Jatoft-Foti	\$825
Betty Muldrow	Larry Geneser	\$825	Betty Muldrow	Larry Geneser	\$825
Jason Crain	Vlad Basov	\$822	Jason Crain	Vlad Basov	\$822
Philip Wiley	Ali Shahrak	\$820	Philip Wiley	Ali Shahrak	\$820
Asher Lavallee	Rick Altig	\$817	Asher Lavallee	Rick Altig	\$817
Tomas Thundiyl	Scott Smith	\$817	Tomas Thundiyl	Scott Smith	\$817
Richard Rosa	Ed Orell	\$815	Richard Rosa	Ed Orell	\$815
David Jennings	Durhon Oldham	\$813	David Jennings	Durhon Oldham	\$813
John Hard	Vic Hancock	\$812	John Hard	Vic Hancock	\$812
Krista Thieme	Cohen-Hartman	\$810	Krista Thieme	Cohen-Hartman	\$810
Nancy Myers	Rick Altig	\$810	Nancy Myers	Rick Altig	\$810
Milton Reed	Geneser-Bitman	\$809	Milton Reed	Geneser-Bitman	\$809
Rodney Childs	Scott Smith	\$807	Rodney Childs	Scott Smith	\$807
Haridas Gori	Rick Altig	\$806	Haridas Gori	Rick Altig	\$806
Peter Novellino	Rick Altig	\$805	Peter Novellino	Rick Altig	\$805
Jonathan Brunner	Rick Altig	\$805	Jonathan Brunner	Rick Altig	\$805
David Thomas	Durhon Oldham	\$803	David Thomas	Durhon Oldham	\$803
Michael Stephens	Durhon Oldham	\$803	Michael Stephens	Durhon Oldham	\$803
Moncia Walker	Larry Geneser	\$801	Moncia Walker	Larry Geneser	\$801
Rajbala Pandya	Josh Chalom	\$800	Rajbala Pandya	Josh Chalom	\$800
John McGrath	Rick Altig	\$798	John McGrath	Rick Altig	\$798
Juan Quirarte	David Cohen	\$798	Juan Quirarte	David Cohen	\$798
Gregory Riley	Larry Geneser	\$797	Gregory Riley	Larry Geneser	\$797
Dmitriy Goncharuk	Vlad Basov	\$796	Dmitriy Goncharuk	Vlad Basov	\$796
John Clark	Durhon Oldham	\$796	John Clark	Durhon Oldham	\$796
Gregory Siard	Durhon Oldham	\$795	Gregory Siard	Durhon Oldham	

SUPERVISING AGENTS



1. Darren Brink
Irving, TX



2. James Sun
Redmond, WA



3. Anthony Thomas
Ft. Lauderdale, FL

All Time Record to Beat

Month: \$43,409 1st Yr. **Gino Tanzif**

All Time Record to Beat

Month: \$50,606 Net ALP **Chad Roehrs**

September Production

Name	1st Year Agent	Net ALP	NG	Rtn	# 1st Yr Agents	MGA	SGA
1. Darren Brink	\$35,920	\$41,469	89		5	Nickolay Gusev	Vlad Basov
2. James Sun	21,920	20,756	93		6	Wilbur Smith	Rick Altig
3. Anthony Thomas	19,549	24,359	93		5	Israel Pena	Tom Williams
4. Michael Czopek	17,049	17,336	86		2	David Hausman	Eric Giglione
5. Clay-Nghia Nguyen	16,462	24,796	87		2	Ronald VanWoesik	Vlad Basov

All Time Record to Beat

YTD: \$142,726 1st Yr. **Vladimir Opra**

All Time Record to Beat

YTD: \$237,992 Net ALP **Vladimir Opra**

YTD Production

Name	1st Year Agent	Net ALP	NG	Rtn	# 1st Yr Agents	MGA	SGA
*1. Tracy McNallan	\$79,610	\$118,382		69.6	1	Wendell Bangs	Rick Altig
2. Susan Schweitzer	79,363	138,228		81.0	2	Wendell Bangs	Rick Altig
3. Todd Faulkner	64,890	86,536	89		1	Ladislav Lesanek	Ali Shahrak
4. Darren Brink	54,222	81,826	89		5	Nickolay Gusev	Vlad Basov
5. Anthony Thomas	53,519	75,953	93		5	Israel Pena	Tom Williams

Supervising Agent selection guidelines for recognition in the *Spotlight* are as follows: *Must have one First Year Agent coded and meet all production requirements.*

GENERAL AGENTS



1. Kevin Thornburg
Swansea, IL



2. Jim Bianchi
Rochester, NY



3. Bill Thompson
Jeffersonville, IN



4. Gregory Jeffers
Edison, NJ



5. Joshua Robinson
Swansea, IL

All Time Record to Beat

Month: \$102,403 1st Yr. **Eric Neal**

All Time Record to Beat

Month: \$111,262 Net ALP **Eric Neal**

September Production

Name	1st Year Agent	Net ALP	NG	Rtn	# 1st Yr Agents	MGA	SGA
1. Kevin Thornburg	\$37,943	\$30,784		73.1	9	Damon Hartley	Geneser-Bitman
2. Jim Bianchi	35,001	45,998		90.1	5	Paul Rumbuc	Durhon Oldham
3. Bill Thompson	33,097	33,991	93		4	Gregory Partee	Vic Hancock
4. Gregory Jeffers	32,157	36,900	91		3	David Hausman	Eric Giglione
5. Joshua Robinson	30,275	44,158		70.6	4	Leslie Taylor	Geneser-Bitman
6. Dennis Kelleher	29,979	37,118	98		5	Melanie Cohen	Giglione-Brister
7. Denise Gilbert	26,257	30,888		64.5	6	Brian Waller	Scott Smith
8. Samuel James	25,580	27,844		70.3	5		Wittenbach-Ostrovsky
9. John Beckley	25,423	29,045	94		6	Damon Hartley	Geneser-Bitman
10. Scott Blum	24,003	28,005	91		5	Mahmoud Kenareh	Ali Shahrak

All Time Record to Beat

YTD: \$489,120 1st Yr. **Eric Neal**

All Time Record to Beat

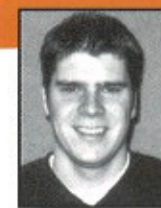
YTD: \$864,620 Net ALP

YTD Production

Name	1st Year Agent	Net ALP	NG	Rtn	# 1st Yr Agents	MGA	SGA
*1. Scott Geisel	\$226,848	\$261,279		71.7	4		Lisa D'Amico
*2. Samuel James	218,386	283,202		70.3	5		Wittenbach-Ostrovsky
*3. Jim Bianchi	176,193	279,077		90.1	5	Paul Rumbuc	Durhon Oldham
*4. Denise Gilbert	157,986	190,256		64.5	6	Brian Waller	Scott Smith
*5. Francisco Perez	141,026	219,283		76.0	4	Jeffrey Dinocento	Eric Giglione
6. Hal Herman	136,735	206,773		79.5	3	Paul Rumbuc	Durhon Oldham
7. Gregory Jeffers	128,542	180,213	91		3	David Hausman	Eric Giglione
8. Tod Brown	126,348	192,130		75.0	2	William Heath	Mark Hancock
9. Lorena Barriere	124,452	183,025		80.3	3	Lee Conti	David Cohen
10. Emmanuelle Fantoli	123,188	183,519		75.7	6	David Iriye	David Cohen

General Agent selection guidelines for recognition in the *Spotlight* are as follows: *Must have two First Year Agents coded and meet all production requirements.*

MASTER GENERAL AGENTS



1. Paul Rumbuc
Rochester, NY



2. David Hausman
Edison, NJ



3. Wendell Bangs
Crystal, MN



4. Jeffrey Dinocento
Edison, NJ



5. Eric Neal
Swansea, IL



6. David Iriye
Los Angeles, CA



7. Ronald VanWoesik
Irving, TX



8. Steven Greer
Rochester, NY



9. Melanie Cohen
Framingham, MA



10. John McCreary
San Diego, CA

MASTER GENERAL AGENTS

September Production

All Time Record to Beat
Month: \$190,653 1st Yr. **Slav Bitman**

All Time Record to Beat
Month: \$236,811 Net ALP **Ed Orell**

Name	1st Yr. Agent	Net ALP	NG	Rtn	#1st Yr. Agents	SGA
1. Paul Rumbuc	\$140,740	\$214,772		80.2	21	Durhon Oldham
2. David Hausman	135,554	161,330		67.1	24	Eric Giglione
3. Wendell Bangs	80,893	122,301		75.4	19	Rick Altig
4. Jeffrey Dinocento	77,375	116,408		73.5	18	Eric Giglione
5. Eric Neal	70,231	70,654		67.7	14	Geneser-Bitman
6. David Iriye	63,867	63,867		73.0	17	David Cohen
7. Ronald VanWoesik	59,970	59,231		73.8	9	Vlad Basov
8. Steven Greer	58,286	63,145		83.0	9	Durhon Oldham
9. Melanie Cohen	57,169	57,194		82.4	8	Giglione-Brister
10. John McCreary	53,527	53,527		66.6	16	Furer-Whittinghill
11. Lee Conti	51,210	76,157		73.3	17	David Cohen
12. Nickolay Gusev	50,313	65,545		80.7	10	Vlad Basov
13. Rick Choptuik	49,206	59,074		66.9	5	Rick Altig
14. Bruce Hennick	48,424	59,299		73.7	6	Marc Morton
15. Russell Chang	47,512	49,921		81.3	7	Rick Altig
16. Roger Geering	46,230	58,078	97		10	Steve Friedlander
17. Brian Traboulay	45,288	44,705		74.0	12	Rick Altig
18. Melinda-Rae Lyse	42,223	66,183		68.4	9	Rick Altig
19. Gregory Partee	41,741	53,510		67.9	8	Vic Hancock
20. Robert Delesky	41,653	50,260		70.7	11	Eric Giglione

YTD Production

All Time Record to Beat
YTD: \$1,705,178 1st Yr. **Slav Bitman**

All Time Record to Beat
YTD: \$2,046,700 Net ALP **Ed Orell**

Name	1st Yr. Agent	Net ALP	NG	Rtn	#1st Yr. Agents	SGA
* 1. Paul Rumbuc	\$1,201,449	\$1,518,566		80.2	21	Durhon Oldham
* 2. Jeffrey Dinocento	883,042	1,183,027		73.5	18	Eric Giglione
* 3. Eric Neal	837,956	878,416		67.7	14	Geneser-Bitman
* 4. David Hausman	691,696	905,218		67.1	24	Eric Giglione
* 5. Wendell Bangs	663,738	890,589		75.4	19	Rick Altig
6. David Iriye	560,204	572,709		73.0	17	David Cohen
7. John McCreary	555,490	558,195		66.6	16	Furer-Whittinghill
8. Lee Conti	516,249	602,754		73.3	17	David Cohen
9. William Cook	499,559	538,490		74.4	11	Tom Williams
10. Steven Jakubczak	460,020	596,420		71.9	5	Scott Smith
11. Doreen Ryan-Foti	458,183	850,754		71.7	15	Jatoft-Foti
12. Christine Hartman	453,315	821,035		72.8	13	Cohen-Hartman
13. Robert Delesky	426,264	452,042		70.7	11	Eric Giglione
14. Brandon Geneser	412,684	543,397		70.8	10	Larry Geneser
15. Vito Pecoraro	410,298	508,631		69.1	19	Eric Giglione
16. John Akers	401,718	441,862		73.5	7	Chris Lafond
17. Wilbur Smith	399,358	724,160		67.8	13	Rick Altig
18. Gregory Partee	398,186	591,622		67.9	8	Vic Hancock
19. Steven Lee	389,399	517,550		76.2	6	Altig-Martyn
20. Steven Greer	376,776	389,550		83.0	9	Durhon Oldham

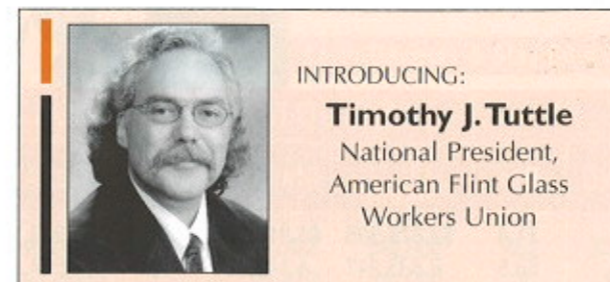
Master General Agent selection guidelines for recognition in the Spotlight are as follows: Must have four First Year Agents coded and meet all production requirements.

Monthly Management Bonus
 65 Percent and 70 Percent MGA Contracts
 57.5 Percent GAs Coded Under MGA
September Bonus Qualifiers

Paul Rumbuc \$12,954	Lee Conti \$4,025	Kevin Frain \$2,273	William Heath \$1,083	Mark Reddington \$318
David Hausman \$10,641	Carla Miller \$3,757	Ilija Orlovic \$2,231	Bill Thompson \$866	Scott Georger \$309
Eric Neal \$7,776	Jonathan Saluk \$3,620	Derek Hartley \$2,090	Imran Satti \$727	Lorena Barriere \$307
Ronald VanWoesik \$7,164	Leslie Taylor \$3,608	Steven Jakubczak \$1,992	Matthew Wolfanger \$723	Pamela Drury \$287
Melanie Cohen \$7,151	Gregory Partee \$3,460	Eric Nichols \$1,969	Dorian Oldham \$693	James March \$284
Rick Choptuik \$7,001	Blair-Schurr \$3,364	Tracy Haden \$1,772	Christine Hartman \$668	Denise Gilbert \$278
Russell Chang \$5,721	Mahmoud Kenareh \$3,331	Melinda-Rae Lyse \$1,712	Joshua Robinson \$602	Donna Coffey \$269
Nickolay Gusev \$5,401	Sidney Hodgskiss \$3,219	Dan Phillips \$1,675	Francisco Perez \$581	Denise Bateman \$266
David Iriye \$5,286	Wendell Bangs \$2,890	Wilbur Smith \$1,674	Keith Zabrocki \$565	Erik Graham \$264
Steven Greer \$5,273	Pat Shehan \$2,830	Doreen Ryan-Foti \$1,489	Lisa Donoghue \$478	Jeffrey Ravnitzky \$221
Lawrence Hauck \$4,798	Ladi Lesanek \$2,792	Theodore Pappas \$1,136	Jim Bianchi \$457	Hal Herman \$206
Kevin Surles \$4,623	James Logan \$2,621	Dennis Kelleher \$1,117	Eric Grier \$409	John Huber \$91
Bruce Hennick \$4,486	Brian Waller \$2,607	Scott Blum \$1,110	Joseph Ricci \$406	
Steven Lee \$4,169	Brian Traboulay \$2,441	Israel Pena \$1,096	Tod Brown \$361	
Jeffrey Dinocento \$4,028	Roger Geering \$2,354	Joseph Diecedue \$1,086	Kevin Appasamy \$357	

Total \$179,889

Welcome to the Board



INTRODUCING:

Timothy J. Tuttle
 National President,
 American Flint Glass
 Workers Union

Timothy J. Tuttle, National President of the American Flint Glass Workers Union, was unanimously elected to American Income Life's Labor Advisory Board this fall. Mr. Tuttle brings 28 years of labor experience to this premier advisory board.

Mr. Tuttle's employment with Corning Incorporated began in 1974, where he held a variety of positions throughout his career.

As a member of the AFGWU Local 1000, he served as a shop steward at many different locations in the Corning Valley. He served his local union as an executive committee member for Division One in 1989. Tuttle was then elected Local 1000 president in 1991, a position he held until his election as national representative for the 99th AFGWU National Convention.

In June 2002, at this year's National Convention, Timothy Tuttle was elected national president of the American Flint Glass Workers Union.

Mr. Tuttle has served as chairman for the Corning General Operations Committee and the Law Committee during his attendance at the AFGWU National Conventions in 1991 and 1993. During this same period of time, he served as a member of the New York State Governor's Excelsior Award Board of Examiners and participated in labor studies at the George Meany Center and Cornell University's School of Industrial Labor Relations. Mr. Tuttle has also authored a number of articles for such magazines as the *Employee Rights and Responsibilities Journal* and *Prehistoric American*.

Mr. Tuttle's vast experience in many areas of the labor movement makes him a perfect fit for American Income's Labor Advisory Board. Mr. Tuttle brings a working knowledge of labor relations to our board, and we are looking forward to a long and prosperous relationship with Mr. Tuttle and the AFGWU.

LABOR ADVISORY BOARD MEMBERS

Paul Almeida	James Hoffa	Milton Rosado
Stuart Appelbaum	Joseph Hunt	Michael Sacco
Morton Bahr	Frank Hurt	Robert Scardelletti
Dave Barrett	Gloria Johnson	Harold Schaitberger
Theodore Bikel	Charles Jones	Andy Stern
William Burrus	Gregory Junemann	Edward C. Sullivan
Sam Cabral	James J. Kennedy, Jr.	Michael Sullivan
Doug Dority	George Kourpias	John Sweeney
John Dougherty	Thomas F. Lee	George Tedeschi
Gerald Feder	William Lucy	Richard Trumka
Edward Fire	Leon Lynch	Timothy J. Tuttle
Mac Fleming	Martin Maddaloni	Gene Upshaw
Patricia Friend	John Meese	Donald Wharton
Robert Georgine	Terry O'Sullivan	Donald Wightman
Dr. Joe L. Greene	Oscar Owens	James Williams
Larry Gregoire	Jules Pagano	Boyd Young
James A. Grogan, Jr.	W.D. "Dan" Pickett	Hon. Jim Wright
Don Hahs	Bruce Raynor	
Sonny Hall	Cecil Roberts	

STATE GENERAL AGENTS



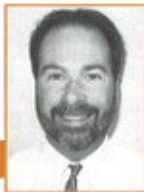
Eric Giglione

Category I	SEPTEMBER PRODUCTION						YEAR TO DATE PRODUCTION				
	SGA	1st Yr Agent	Standard	% Of Stdrd	Net ALP	NG	Rtn	1st Yr Agent	Standard	% Of Stdrd	Net ALP
Eric Giglione	\$364,808	\$168,000	217	\$487,468			71.4	\$3,876,505	\$1,512,000	256	\$4,913,136
Rick Altig	892,994	468,000	191	1,333,626			68.5	6,835,247	4,140,000	165	10,684,359
Larry Geneser	162,507	108,000	150	242,029			66.3	2,279,951	984,000	232	2,838,433
David Cohen	162,789	156,000	104	263,570			75.0	1,624,338	1,332,000	122	2,622,797



Durhon Oldham

Category II	SEPTEMBER PRODUCTION						YEAR TO DATE PRODUCTION				
	SGA	1st Yr Agent	Standard	% Of Stdrd	Net ALP	NG	Rtn	1st Yr Agent	Standard	% Of Stdrd	Net ALP
Durhon Oldham	\$199,026	\$72,000	276	\$277,917			80.1	\$1,411,421	\$648,000	218	\$1,693,403
Vlad Basov	114,226	84,000	136	138,059			76.5	571,888	576,000		1,088,310
Giglione-Brister	93,015	84,000	111	112,472	85			576,239	408,000	141	711,416



Vic Hancock

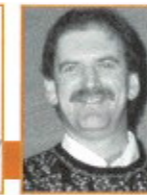
Category III	SEPTEMBER PRODUCTION						YEAR TO DATE PRODUCTION				
	SGA	1st Yr Agent	Standard	% Of Stdrd	Net ALP	NG	Rtn	1st Yr Agent	Standard	% Of Stdrd	Net ALP
Vic Hancock	\$88,902	\$60,000	148	\$110,343	93			\$207,483	\$120,000	173	\$256,983
Tom Williams	86,647	60,000	144	158,461			71.0	1,331,337	540,000	247	1,820,706
Allan Jennings	76,852	60,000	128	90,568			65.8	447,601	396,000	113	560,610
Marc Morton	72,989	60,000	122	107,301			71.6	888,822	540,000	165	1,150,898

STATE GENERAL AGENTS



Larry Geneser & Slav Bitman

Category IV	SEPTEMBER PRODUCTION						YEAR TO DATE PRODUCTION				
	SGA	1st Yr Agent	Standard	% Of Stdrd	Net ALP	NG	Rtn	1st Yr Agent	Standard	% Of Stdrd	Net ALP
Geneser-Bitman	\$217,123	\$48,000	452	\$274,618			66.3	\$1,737,592	\$336,000	517	\$2,095,411
Chris Lafond	91,470	48,000	191	124,606			74.1	632,153	384,000	165	877,150
Bill Jennings	91,455	48,000	191	127,415			73.7	893,870	432,000	207	1,119,326
Steve Friedlander	82,978	48,000	173	116,868			71.3	889,551	432,000	206	1,143,804
Furer-Whittinghill	75,734	48,000	158	91,039			69.6	850,974	432,000	197	987,676
Wittenbach-Ostrovsky	61,016	48,000	127	63,279			72.6	583,882	420,000	139	619,129
Nick Nitkowski	55,469	48,000	116	58,222	88			277,552	252,000	110	359,922



Rick Altig & Alan Martyn

Category V	SEPTEMBER PRODUCTION						YEAR TO DATE PRODUCTION				
	SGA	1st Yr Agent	Standard	% Of Stdrd	Net ALP	NG	Rtn	1st Yr Agent	Standard	% Of Stdrd	Net ALP
Altig-Martyn	\$74,021	\$36,000	206	\$102,537			68.4	\$592,827	\$324,000	183	\$718,192
Robert Hughes	60,070	36,000	167	72,863	97			60,070	36,000	167	72,863
Ramin Kouladji	53,363	36,000	148	88,563			68.7	346,712	324,000	107	632,815



PR Manager



Debbie Enstedt
Winnipeg, MB

Category A:



Bernard Wendekier
Kaneohe, HI



Robin Andrade
Framingham, MA

Category B:



Malka Arony
Phoenix, AZ



Laurie Onasch
Menomonee Falls, WI

Category C:



Roy Jessome
Halifax, NS



Darrell Dorey
Halifax, NS

September Production

PR Manager	No. Cards	SGA
1. Debbie Enstedt	19,125	Rick Altig
2. Malka Arony	4,359	Cohen-Hartman
3. Becky Cutler	1,352	Bill Jennings

All Time PR Card Production Record

Month: 18,960 cards **Anthony Gentili**

Category A	No. Cards	SGA
1. Bernard Wendekier	5,810	Rick Altig
2. Robin Andrade	3,734	Giglione-Brister
3. Leo VanDenBussche	3,696	Rick Altig
4. Al Wall	3,231	Joshua Chalom
5. Rona Spano	2,700	Scott Smith

Category B	No. Cards	SGA
1. Malka Arony	2,057	Cohen-Hartman
2. Laurie Onasch	1,820	Manone & Altig
3. Joseph Ward	1,615	Geneser-Bitman
4. Krissa Hensley	1,592	Mike Jones
5. William Verbeten	1,413	Joseph Manone

All Time PR Group Production Record

Month: 125 groups **Darrell Dorey**

Category C	No. Groups	SGA
1. Roy Jessome	34	Ramin Kouladji
2. Darrell Dorey	33	Ramin Kouladji
3. Vivian Dwyer	24	Ali Shahrak
4. William Gibson	15	Scott Smith
5. Kenneth Altizer	14	Marc Morton

YTD Production

PR Manager	No. Cards	SGA
*1. Debbie Enstedt	149,069	Rick Altig
*2. Malka Arony	40,866	Cohen-Hartman
3. Richard Meshulam	27,924	David Cohen

All Time PR Card Production Record

YTD: 61,879 cards **Denise Bowyer**

Category A	No. Cards	SGA
*1. Rona Spano	28,308	Scott Smith
*2. Brenda DiSomma	25,510	Eric Giglione
*3. Robin Denham	24,843	Larry Geneser
4. Richard Meshulam	21,494	David Cohen
5. Bernard Wendekier	20,686	Rick Altig

Category B	No. Cards	SGA
*1. Malka Arony	17,319	Cohen-Hartman
*2. Laurie Onasch	16,746	Manone & Altig
*3. Erin McKee	13,630	Shashi Parekh
4. Lydia Hovanski	10,386	Allan Jennings
5. Sandra Johnson	10,280	Gary Bleier

All Time PR Group Production Record

YTD: 330 groups **Darrell Dorey**

Category C	No. Groups	SGA
*1. Darrell Dorey	450	Ramin Kouladji
*2. Roy Jessome	127	Ramin Kouladji
*3. Richard Case	110	James Surace
4. Kenneth Altizer	103	Marc Morton
5. Vivian Dwyer	95	Ali Shahrak

Category A = SGA categories one and two. Category B = SGA categories three, four, five and six. Category C = Top number of contracts signed from all SGA categories. Public Relations Manager selection guidelines for recognition in the *Spotlight* are as follows: *Must have two P.R. Representatives coded and meet all production requirements.*

September Qualifiers

Kenneth Altizer	\$1,050
Leo VanDenBussche	\$1,050
Darrell Dorey	\$1,050
Vivian Dwyer	\$1,050
Bernard Wendekier	\$788
Al Wall	\$750
Robin Andrade	\$750
Robin Denham	\$700
Laurie Onasch	\$700
Jacqueline deVooght	\$683
Rona Spano	\$650
Malka Arony	\$600
Anne Bowyer	\$500
Becky Cutler	\$500
Linda Bauknecht-Hicks	\$420
Bill Gibson	\$400
John Wilkinson	\$360
Richard Case	\$350
Brenda DiSomma	\$350
Sandra Johnson	\$345
William Verbeten	\$300
Erin Mckee	\$288
Terrie Hobson	\$280
Jenny Williams	\$280
Erica Dalager	\$275
Patti Morgan	\$275
Cheryl Cook	\$263
David Provencher	\$250
Anat Cohen	\$250
Susan Kelleher	\$250
John Wagner	\$250
Cynthia Ware	\$250
Joseph Westfall	\$250
Donald Spohn	\$210
James Tasker	\$200
Mario Soljan	\$200
Catherine Briggie	\$200

Total \$17,317

Third Quarter Qualifiers

Rona Spano	\$2,000
Robin Denham	\$2,000
Malka Arony	\$2,000
Jacqueline deVooght	\$2,000
Bernard Wendekier	\$2,000
Leo VanDenBussche	\$2,000
Laurie Onasch	\$1,000
Robin Andrade	\$1,000
Erin McKee	\$1,000
David Blaisdell	\$500
Catherine Briggie	\$500
Brenda DiSomma	\$500
Al Wall	\$500
John Wilkinson	\$500
Linda Bauknecht-Hicks	\$500
Eileen Hanson-Kelly	\$500
Sandra Johnson	\$500

Total \$19,000



The Time and Place are Now!

Anyone who follows sports has heard the term *prime time player*. The term is most often used after a great play to describe the playmaker. The playmaker being the individual who comes through in the crunch — the last quarter or last few minutes of the game. Basically, the *prime time player* is the one in the right place at the right time in order to make the play of the game.

At American Income, we are entering our fourth quarter and it seems we have the game in the bag. So far this year, we have had one record breaking month after another, and as we move into the last part of 2002, we are getting closer and closer to reaching our \$75 million goal.

For some, the last portion of the year is a time to wind-down in preparation for the holiday season. However, I am here to tell you now is the time and the place to make your play. Simply put, it is crunch time, and we are looking to our *prime time players* to pull us into the home stretch.

Recruiting is now more significant as we focus our efforts on making the fourth quarter the best of the year. To insure we are able to finish the year strong, let's do everything we can to create as much activity as possible in our Agencies. The time and place are now to focus on recruiting and training.

Push personal recruiting during this last quarter of the year. The numbers show, time and time again, a *personal* recruit will stay with your Agency and can be held more accountable than an *internet* recruit. Just imagine if everyone *personally* recruited one person this month; that would mean an increase of 100 percent in our Field Force. We would not only shatter the 2,000 level but be knocking on 4,000's door. To do this, be sure you are using all recruiting materials at your disposal such as these:

AC6 Recruiting Brochure — This is great to use at job fairs or leave with placement counselors at local colleges and unemployment offices. It can also be displayed in Agency lobbies where applicants can review it prior to an interview.

AC41 and AC42 Large and Small Recruiting CD — Both

of these interactive tools can be used in several situations during the hiring process. Give it to applicants to take home and review. The AC42 is just the perfect size to use when recruiting one-on-one; keep a few with you at all times and hand them out to anyone you feel is an American Income prospect.

AC81 The Spirit of AIL Video — Several Managers and SGAs use this piece to start group interviews. It can also be given to the applicant to take home and view with a spouse.

In addition to these recruiting aids, the Home Office has also created an e-mail resume response letter to increase applicant activity in the coming months. The resume response is implemented every time a resume is sent via e-mail. The response is as follows:



FROM THE DESK OF:
Bo Gentile
National Recruiting
Director

"Seize the day [carpe diem]: trust not to the morrow."
— Horace

Hello,
My name is (SGA name), and I am a State Director with American Income. I reviewed your resume on the Internet and felt I should contact you immediately. Our company currently has openings for outstanding individuals like you!
If you are seeking a financially rewarding career with a Fortune 500 company that believes in honesty, integrity, and trust, then I would like to speak with you. Please reply to the e-mail or call my office at (phone number) so we can schedule an interview.

At American Income, you are in a most unique position. You have not only created stability for your life, you are helping to insure the livelihood of the people to whom you sell insurance as well. Don't forget, if someone had not recruited you, where would you be today? Return the favor. Go out and introduce the American Income and National Income opportunity to as many people as you can. If you do, "it will come back to you tenfold!"

The next couple of months belong to you, so take pride in that and make sure your team finishes number one. It is up to you to be in the right place at the right time to be a *prime time player*. Just remember the time and place are now!

Orlando, Florida

BEACH BUMS

WELCOME!



Dear Diary,

Day 1: On my way to Walt Disney World® I decided to take a walk along the beach. The view of the ocean was so breathtaking, I have decided to spend the day here.

Day 2: I was on my way to Universal Studios®, but it was such a beautiful day, I decided to take another walk on the white sandy beach. I have decided to stay here today.

Day 3: On my way to Busch Gardens®, I heard the relaxing sound of the rolling waves. I decided to take walk on the beach again. I have decided to spend another day here.

Day 4: Forget any and all plans, I'm going to the beach for the rest of my vacation.

You could visit one of our many attractions around Orlando, but you don't have to!

Orlando's sandy beaches, rolling surf and warm, tropical breezes beckon beach bums and sun worshippers to the nearby Atlantic coast beaches. So bum all you want, we don't mind.

www.orlandoinfo.com

